



# Asking families about money worries

Guidance for  
**health visitors, midwives  
and family nurses**



**Help make a  
difference.  
Ask and refer  
to your local  
money and  
welfare rights  
advice service.**

# Child poverty in Scotland

- 1 in 4 children live in poverty in Scotland.<sup>i</sup> Their families do not have enough income to attain the average standard of living most of us enjoy.
- Poverty impacts child health and development, exacerbating health inequalities.
- Children in lone parent, ethnic minority and larger families and families with a baby, young mum or disabled person at home, are most at risk of poverty.
- Health Boards and local authorities must report annually on activity to address child poverty.
- Actions include assistance provided in pregnancy and for families with children to access financial support.

## Your role

As a health professional offering a range of support for expectant or new parents, you have a good opportunity to help them access financial support by:

- asking if they have money or debt worries
- and then making a referral to free money and welfare rights advice.

You do not need to provide money advice. Advice services can help boost family incomes and reduce child poverty. 'Referral pathways' to advice are likely to be in place in your service so check for processes about referrals, gaining parent or carer consent for referrals and recording referrals to then report on activity.

<sup>i</sup> <https://data.gov.scot/poverty/cpupdate.html>

## Who should I ask and when?

Money worries are not always visible, so ask all expectant or new parents about money worries at your first appointment, and at some following appointments, in case parent circumstances have changed.

The Universal Health Visiting Pathway identifies five points where parents should be asked about money worries. These are the pre-birth contact, the visit between 11 and 14 days after birth, and all three child health reviews. Family nurses routinely raise the issue, as do midwives.

**Jade is a single parent in Fife who has struggled for money at times. She says that although healthcare staff might be worried about asking questions, she would 'much rather have dealt with a difficult question' about money than be unaware of financial support that existed for her.**

## Asking questions about money

Asking questions might feel intrusive but it can help to say that you ask everyone about money:

- 'We ask everyone about money worries, regardless of your circumstances. I can refer you to a free, confidential money and welfare rights advice service. Would you like me to refer you?'

### Or you could ask:

- 'Having a baby can put an added strain on your finances. Is this something you're concerned about?'
- 'How are you coping with your bills right now?'

To encourage take-up, say that advice could make a positive difference. Also let parents know if the advice service will contact them upon receiving your referral.

Not everyone will want a referral but you can ask again as relationships develop, needs change and new sources of support become available.

## Why your referral to advice can help

Money worries can increase in pregnancy and the early years due to the costs of having a baby and as incomes fall upon giving up or reducing work.

Advice services help people access the following entitlements:

- Child Benefit: paid for all children. See [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit) for more information
- Scottish Child Payment: paid from birth to age 16. See [www.mygov.scot/scottish-child-payment](http://www.mygov.scot/scottish-child-payment) for more information
- Best Start payments (see [www.mygov.scot/best-start-grant-best-start-foods](http://www.mygov.scot/best-start-grant-best-start-foods) for more information):
  - Best Start Foods: paid in pregnancy to age 3
  - Pregnancy and Baby payment: from week 24 of pregnancy to 6 months
  - Early Learning payment: from age 2 to 3 years 6 months
  - School Age payment: applications can be made in the year a child is old enough to start school
- Local authority benefits (for example, crisis grants, school benefits and housing benefits).

By making a timely referral, you can help parents eligible for these payments to boost their income.

For more information, see the Social Security Scotland leaflet 'Get extra help to balance your budget' at: [www.socialsecurity.gov.scot/asset-storage/production/downloads/5-family-Payments-A5-flyer-march-2023.pdf](http://www.socialsecurity.gov.scot/asset-storage/production/downloads/5-family-Payments-A5-flyer-march-2023.pdf)



**Non-English-speaking parents can struggle to engage with money advice. It could help to find out how advice providers support these clients.**

## Child inpatients

The Young Patients Family Fund can help parents or carers pay for travel, food and/or accommodation when visiting a child inpatient. It's administered by the NHS. See [www.mygov.scot/young-patients-family-fund](http://www.mygov.scot/young-patients-family-fund) for more information.

## 'Cash first' leaflets from Independent Food Aid Network

Leaflets are available for local areas. Leaflets for some areas are available in languages other than English. They provide information to help people struggling with money get access to local advice and financial support. You may find these helpful: [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

Links to easy-to-access, nationally available sources of advice and information can be found on the following pages.

The Child Poverty Act (2017) places a duty on everyone working with families to ask a simple question about money worries, to make a referral (with consent) to a money advice service and help families to prevent further worry and anxiety.

Follow the local referral pathway and make a direct referral on Badgernet or EMIS for every family.

## National sources of advice

The following sources of advice are available across Scotland and are provided so that you can signpost a parent to good-quality information quickly. This is not intended to replace local money and welfare rights advice.

### Money advice

- Citizens Advice Scotland Money Talk Team offers phone, online and face-to-face advice. To speak to staff at a local Citizen's Advice Bureau call **0800 028 1456** (no charge).  
**[www.moneytalkteam.org.uk](http://www.moneytalkteam.org.uk)**

## Debt advice

- National Debt Line offers phone advice and online chat. To speak to staff call **0808 808 4000** (no charge).  
**[www.nationaldebtline.org](http://www.nationaldebtline.org)**
- Step Change offers phone and online debt advice. Call **0800 138 1111** (no charge).  
**[www.stepchange.org/how-we-help.aspx](http://www.stepchange.org/how-we-help.aspx)**

## Other sources of advice

- Scottish Government information on help with the cost of living: **<https://costofliving.campaign.gov.scot/>**
- Advice Direct Scotland offers phone advice and online chat on lots of issues. Call **0808 800 9060** (no charge).  
**<https://advice.scot/contact-us/>**



Translations and other formats are available on request at:

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